

In Case You Missed It: Consumer Financial Services Law Monitor – July in Review

We have posted several new topics to the [Consumer Financial Services Law Monitor](#) blog throughout the month of July. To read further, click on the titles below:

CONSUMER FINANCIAL PROTECTION BUREAU (CFPB)

[Texas Federal Court Enjoins CFPB's Enforcement of its Section 1071 Rule Against Plaintiffs and Their Members Pending U.S. Supreme Court Decision in CFPB Funding Case](#)

[CFPB Releases Blog Post Favoring Use of Self-Reported Cash Flow Data in Credit Underwriting](#)

[CFPB's Summer Edition of Supervisory Highlights Focuses on Auto Lending/Servicing and Debt Collection Practices](#)

[Section 1071 Final Rule: Anti-Discouragement Provisions](#)

[132 Members of Congress File Amici Brief Urging Supreme Court to Find CFPB Funding Structure Unconstitutional](#)

[CFPB's 2022 Fair Lending Report Focuses on Bias in Mortgage Lending, Redlining, Home Appraisals, Small Business Lending, and Shows Continued Skepticism of AI](#)

[Section 1071 Final Rule: What Changed From the Proposed Rule](#)

CREDIT REPORTING + DATA BROKERS

[Amendment to California Employment Regulation May Impact Background Screeners](#)

[Seventh Circuit Finds Furnisher Not Liable Under FCRA Despite CRA's Inaccurate Interpretation of Furnisher's Reporting](#)

[Michigan House Bill Proposes Excluding Tenant Credit Scores from Rental Decisions](#)

[May Report Reveals a Big Monthly Jump in Consumer Litigation Filings](#)

[Consumer Litigation Filings Back Down in June](#)

TCPA

[First Post-Facebook Appeal Makes Its Way to Supreme Court](#)

[FCC Proposes New Rules for Revocation under the TCPA](#)

[Ohio Federal Court Finds Plaintiff Has Standing in TCPA Case Over Messages Left With Wrong Recipient](#)

[Ninth Circuit Holds Phone Owner Suffers Concrete Injury From Unsolicited Telemarketing Texts Even if Not “Actual User” of the Phone or “Actual Recipient” of the Texts](#)

DEBT COLLECTION

[Washington Becomes Latest State to Decide Bankruptcy Impact on Debt Collection Statute of Limitations](#)

[Nevada Significantly Amends Its Collection Agency Licensing Act](#)

CRYPTO

[Bipartisan Bill Would Require Federal Regulators to Create “Risk-Focused Examination and Review” Processes for Cryptocurrency Oversight](#)

[FTC Fines Bankrupt Crypto Services Provider Celsius \\$4.7B for Misrepresentations; Regulatory Agency Remains in Search for Civil Money Penalty Authority](#)

[U.S. Senators Reintroduce Comprehensive Legislation to Create First Ever Regulatory Framework for Crypto Assets](#)

BANKING

[FedNow Goes Live, Addressing Need for Speed in Banking](#)

[Connecticut Banking Statutes Amendments Take Effect October 1](#)

[Troutman Pepper Attorneys Update Fair Lending Handbook for the American Association of Bank Directors](#)

REGULATORY ENFORCEMENT + COMPLIANCE

[Nebraska Enacts Loan Licensure Requirement for Marketers, Servicers and Purchasers of Interests in Certain Bank Loans](#)

[Missouri Becomes Latest State to Establish Regulatory Framework for Earned Wage Access Products](#)

[Nevada Enacts Law Imposing Licensing Requirements and Regulations on Student Loan Servicers](#)

[Federal Agencies Launch Inquiry Into Medical Payment Products](#)

[Connecticut Becomes Latest State to Enact a Commercial Financing Disclosure and Registration Law](#)

[Seventh Circuit Affirms Dismissal, Finding Entity Entitled to Arm of the Tribe Sovereign Immunity & Adopting *Breakthrough* Factor Analysis](#)

MORTGAGE LENDING

[Michigan Supreme Court Refuses to Enforce Usury Savings Clause in a Commercial Mortgage](#)

[FFIEC Announces Availability of 2022 HMDA Data](#)

PODCASTS

[Payments and the Solar Industry](#)

[Recent Developments in California Privacy Laws](#)

[How Voice AI and Machine Learning Redefine Call Center Controls](#)

[Using Expert Witnesses in FCRA Cases](#)

[A Conversation With NAAG Executive Director Brian Kane](#)

[Troutman Pepper Attorneys Update Fair Lending Handbook for the American Association of Bank Directors](#)

[CFPB's Larger Participant Rule for Consumer Payments](#)

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